(Official Form 1) (10/05)					
Un	ited States Ba Northern Distr			Voluntary Petition	
Name of Debtor (if individual, enter La Fang, Meiling	st, First, Middle):		Name of Joint Debtor (Spouse) (Last, First	st, Middle):	
All Other Names used by the Debtor in (include married, maiden, and trade nam			All Other Names used by the Joint Debto (include married, maiden, and trade name		
Last four digits of Soc. Sec./Complete E	IN or other Tax ID No	). (if more than one, state al	Last four digits of Soc. Sec./Complete EII	N or other Tax ID No. (if more than one, state all)	
Street Address of Debtor (No. & Street, 638 28th St. Richmond, CA	City, and State):		Street Address of Joint Debtor (No. & Str		
		ZIP Code <b>94804</b>	4	ZIP Code	
County of Residence or of the Principal Contra Costa	Place of Business:	94604	County of Residence or of the Principal P	Place of Business:	
Mailing Address of Debtor (if different	rom street address):		Mailing Address of Joint Debtor (if differ	rent from street address):	
		ZIP Code		ZIP Code	
Location of Principal Assets of Business (if different from street address above):	Debtor	·	•	·	
Type of Debtor (Form of Organization) (Check one box)		f Business plicable boxes.)	Chapter of Bankruptc the Petition is Filed		
<ul> <li>Individual (includes Joint Debtors)</li> <li>□ Corporation (includes LLC and LLP)</li> <li>□ Partnership</li> <li>□ Other (If debtor is not one of the above entities, check this box and provide the</li> <li>□ Single Asset Real Estate as define in 11 U.S.C. § 101 (51B)</li> <li>□ Railroad</li> <li>□ Stockbroker</li> </ul>		iness al Estate as defined 01 (51B)		☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
State type of entity:	☐ Commodity Brod ☐ Clearing Bank ☐ Nonprofit Organ under 26 U.S.C.	nization qualified	Nature of Debts (Check one box)  ■ Consumer/Non-Business □ Business		
Filing Fee (C  Full Filing Fee attached  Filing Fee to be paid in installments attach signed application for the cou is unable to pay fee except in install.  Filing Fee waiver requested (Applicattach signed application for the cou	rt's consideration certification certification rents. Rule 1006(b). Suble to chapter 7 indivisions.	fying that the debtor see Official Form 3A. iduals only). Must	Chapter 1: Check one box: Debtor is a small business debtor as d Debtor is not a small business debtor Check if: Debtor's aggregate noncontingent liquor affiliates are less than \$2 million.	defined in 11 U.S.C. § 101(51D). as defined in 11 U.S.C. § 101(51D).	
Statistical/Administrative Information	1			THIS SPACE IS FOR COURT USE ONLY	
☐ Debtor estimates that funds will be a☐ Debtor estimates that, after any exer					
available for distribution to unsecure Estimated Number of Creditors	d creditors.			_	
1- 50- 100-			25,001- 50,001- OVER 0,000 100,000 100,000		
Estimated Assets  \$0 to \$50,001 to \$100,00 \$50,000 \$100,000 \$500.	000 \$1 million		0,000,001 to \$50,000,001 to More than 50 million \$100 million \$100 million		
Estimated Debts  \$0 to \$50,001 to \$100,00 \$50,000 \$100,000 \$500,  \$\Boxed{\text{Case: 06-40776}}\$	000 \$1 million		0,000,001 to \$50,000,001 to More than 50 million \$100 million \$100 million	9:01 Page 1 of 41	

(Official Form 1) (10/05) FORM B1, Page 2 Name of Debtor(s): **Voluntary Petition** Fang, Meiling (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. and is requesting relief under chapter 11.) I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. ☐ Exhibit A is attached and made a part of this petition. X /s/ Dean Woerner, Esq. May 18, 2006 Signature of Attorney for Debtor(s) Date Dean Woerner, Esq. Exhibit C Certification Concerning Debt Counseling by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public I/we have received approved budget and credit counseling during health or safety? the 180-day period preceding the filing of this petition. ☐ I/we request a waiver of the requirement to obtain budget and ☐ Yes, and Exhibit C is attached and made a part of this petition. credit counseling prior to filing based on exigent circumstances. No (Must attach certification describing.) **Information Regarding the Debtor (Check the Applicable Boxes)** Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

(Official Form 1) (10/05)

FORM B1, Page 3

Name of Debtor(s):

# **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

## $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# X /s/ Meiling Fang

Signature of Debtor Meiling Fang

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 18, 2006

Date

## Signature of Attorney

#### X /s/ Dean Woerner, Esq.

Signature of Attorney for Debtor(s)

#### Dean Woerner, Esq.

Printed Name of Attorney for Debtor(s)

## The Law Offices of Morris & Woerner, P.C.

Firm Name

P.O. Box 411015 San Francisco, CA 94141-1015

Address

Email: morrislaw@rcn.com

(415) 495-2224 Fax: (415) 970-1598

Telephone Number

May 18, 2006

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Case: 06-40776 Doc# 1 Filed: 05/18/06

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Fang, Meiling

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C.

Entered v05/18/06 10:16:01 Page 3 of 41

# **United States Bankruptcy Court Northern District of California**

In re	Meiling Fang		Case No.		
-		Debtor	••		
			Chapter	7	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	38,900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		234,742.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL S	Schedules	18			
	Т	otal Assets	38,900.00		
			Total Liabilities	234,742.00	

# **United States Bankruptcy Court Northern District of California**

In re	Meiling Fang		Case No.		
-		Debtor ,			
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 5 of 41 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037 Entered: 05/18/06 10:16:01

Form	В6А
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In re	Meiling Fang	Case No.
_	_	Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

 None		. ,	Community	Claim or Exemption	0.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)
Entered: 05/18/06 10:16:01 Page 6 of 41

Case: 06-40776 Doc# 1 Filed: 05/18/06 Copyright (c) 1996-2005 - Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

In re	Meiling Fang	Case No.
		,
		Debtor

# SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash on Hand n Debtor's possession	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	E	Bank of America checking account	-	700.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	1	Taiwanese Bank Checking account	-	1,600.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household goods n Debtor's possession	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	V	Wearing apparel n Debtor's possession	-	1,000.00
7.	Furs and jewelry.		Personal Jewelry n Debtor's possession	-	2,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Primerica Term Life Insurance Policy - no cash or surrender value	-	0.00
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 5,900.00 (Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re	Meiling	Fang
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Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA account	-	16,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Debtor holds a 50% interest in a closely held corporation, Soo Yuan Restaurant, Inc. The space is leased, and most of the equipment is rented. The furniture is worth \$1,000. The other restaurant she formerly owned with her ex-spouse, which is similar, was closed as unprofitable. The corporation owes in excess of \$100,000.	-	16,000.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 32,000.00 (Total of this page)

Sheet  $\underline{1}$  of  $\underline{3}$  continuation sheets attached to the Schedule of Personal Property

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 8 of 41

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Best Case Bankruptcy

In re	Meiling	Fano

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1/2 interest in 2000 Chevy Astro Van, formerly used for business. The total value is \$1,000. Residence	-	500.00
			1995 Toyota Camry with 170,000 miles	-	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Tota	al > 1,000.00

(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

10/05)					
In re	Meiling Fang		C	ase No	
			Debtor		
		SCHED	OULE B. PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Oth	er personal property of any kind already listed. Itemize.	X			
	·				

Sub-Total > 0.00 (Total of this page)

Total > 38,900.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case: 06-40776 Doc# 1 Filed: 05/18/06
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(Report also on Summary of Schedules)
Entered: 05/18/06 10:16:01 Page 10 of 41
Best Case Bankruptcy

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INIG	mmg	ган	ч

Debtor

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$125,000.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand in Debtor's possession	C.C.P. § 703.140(b)(5)	100.00	100.00
Checking, Savings, or Other Financial Accounts, O	Certificates of Denosit		
Bank of America checking account	C.C.P. § 703.140(b)(5)	700.00	700.00
Taiwanese Bank Checking account	C.C.P. § 703.140(b)(5)	1,600.00	1,600.00
Household Goods and Furnishings Household goods in Debtor's possession	C.C.P. § 703.140(b)(3)	500.00	500.00
Wearing Apparel Wearing apparel in Debtor's possession	C.C.P. § 703.140(b)(3)	1,000.00	1,000.00
Furs and Jewelry Personal Jewelry in Debtor's possession	C.C.P. § 703.140(b)(4) C.C.P. § 703.140(b)(5)	1,225.00 775.00	2,000.00
Interests in Insurance Policies Primerica Term Life Insurance Policy - no cash or surrender value	C.C.P. § 703.140(b)(7)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of IRA account	or Profit Sharing Plans C.C.P. § 703.140(b)(10)(E)	16,000.00	16,000.00
Stock and Interests in Businesses Debtor holds a 50% interest in a closely held corporation, Soo Yuan Restaurant, Inc. The space is leased, and most of the equipment is rented. The furniture is worth \$1,000. The other restaurant she formerly owned with her ex-spouse, which is similar, was closed as unprofitable. The corporation owes in excess of \$100,000.	C.C.P. § 703.140(b)(5)	16,000.00	16,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1/2 interest in 2000 Chevy Astro Van, formerly used for business. The total value is \$1,000. Residence	C.C.P. § 703.140(b)(2)	2,975.00	500.00
1995 Toyota Camry with 170,000 miles	C.C.P. § 703.140(b)(5)	500.00	500.00

Form	B6D
10/0	5)

In re	Meiling Fang	Case No
-		Debtor

# SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors	ho	ldiı	ng secured claims to report on this Schedule D.					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	OM-IND-INZC	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	TEC			
			Value \$		ט			
Account No.				Н				
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
continuation sheets attached	Subtotal							
- continuation sheets attached			(Total of the	nis p	ag	e)		
			(Report on Summary of Sc		ota ule		0.00	

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 12 of 41

Best Case Bankrupt

Best Case Bankrupt

In re	Meiling Fang	Case No
_		
		Debtor

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

report this total on the Means Test form.	uiso
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)	
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal gua or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent pro 11 U.S.C. § 507(a)(1).	
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the ear of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ırlier
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petit the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).	qualifying ion, or
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	, or the
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)	(6).
□ Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or house use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ehold
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.	
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from usi alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	ng

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 13 of 41

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<sup>\*</sup>Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form	B6F
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In re	Meiling Fang		Case No.	
_		Debtor		

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity

on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGWZ	LOO	U T F		AMOUNT OF CLAIM
Account No.			Business Vendor	Т	T E D			
August Sun Enterprise, Inc 308 Swift Ave South San Francisco, CA 94080	х	_			D			2,600.00
Account No. xxxxxxxxxxxxx0001			Business Debt	T	Г		t	
Bank of America P.O. Box 60069 City Of Industry, CA 91716-0069	x	_						50,000.00
Account No. xxxx xxxx xxxx 7679			2001	$\vdash$	Н	$\vdash$	+	
Bank of America VISA P.O. Box 60069 City Of Industry, CA 91716-0069		_	Credit Card Purchases					11,300.00
Account No. xxxx xxxx xxxx 6217			2004	T			t	
Bank of America VISA P.O. Box 60069 City Of Industry, CA 91716-0069		_	Credit Card Purchases					9,500.00
	<u> </u>	<u> </u>	<u> </u>	L	L_ tota	L	+	
<b>4</b> continuation sheets attached			(Total of t					73,400.00

Page 14 of 41 S/N:34351-060501 Best Case Bankruptcy Copyright (c) 1996-2005 - Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

In re	Meiling Fang		Case No.	
_		Debtor	•	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx 7925			2003	T	E		
Chase Cardmember Services P.O. Box 94014 Palatine, IL 60094-4014		_	Credit Card Purchases				11,200.00
Account No.	T		Business Vendor		T	T	
Comcast Spotlight 2710 Gateway Oak Drive South Building Suite 100 Sacramento, CA 95833	х	_					9,800.00
Account No.			4988820002633920		T		
First Equity Card Corporation P.O. Box 84075 Columbus, GA 31908-4075	х	-					7,500.00
Account No. xxxx xxxx xxxx 4892			2001		$\vdash$		
GM Card 60019 City Of Industry, CA 91716-0019		-	Credit Card Purchases				8,500.00
Account No.	T		Unpaid Rent		T	T	
Japan Center 1737 Post St San Francisco, CA 94115	x	-					25,000.00
Sheet no1 of _4 sheets attached to Schedule of				Sub	tota	ıl	62,000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	02,000.00

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 15 of 41 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037 Entered: 05/18/06 10:16:01

In re	Meiling Fang	Case No	
_		Debtor ,	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community		U	P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)  Account No.	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Business Vendor	CONTINGENT	UNLIQUIDATED	S P U T E D	AMOUNT OF CLAIM
Account No.			Busiliess Velidoi		E		
Kristen's Foods 2515 41st Avenue San Francisco, CA 94116	х	-					1,742.00
Account No. xx xxx xx 159 3		1	2005	+	╁	┢	
Macy's P.O. Box 4562 Carol Stream, IL 50197-4562	x	-	Credit Card Purchases				800.00
Account No. xxxx xxxx xxxx 2563			2003	Τ	Т		
MBNA P.O. Box 15137 Wilmington, DE 19886-5137		-	Credit Card Purchases				8,200.00
Account No. xxxxxxxxx9470			Business Debt	T	T		
MBNA P O Box 15102 Wilmington, DE 19886	x	-					15,000.00
Account No.		T	5588450500909700	+	+		
MBNA P.O. Box 17054 Wilmington, DE 19884	x	-	Business Debt				7,500.00
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of				Sub	otota	ıl	33,242.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ze)	33,242.00

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 16 of 41 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037 Entered: 05/18/06 10:16:01

In re	Meiling Fang	Case No	
_		Debtor ,	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Business Vendor	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			Business vendor		E		
Nor-Cal Seafood 2810 7th St Oakland, CA 94601	х	-					1,100.00
Account No. xxxx xxxx xxxx 6834			2003	+	t	<u> </u>	
Nordstrom Bank P.O. Box 79137 Phoenix, AZ 85062-9137		_	Credit Card Purchases				5,000.00
Account No.			Business Vendor	T	T		
North American Food Distribution Co 3969 Industrial Blvd West Sacramento, CA 95691	х	-					6,000.00
Account No.			Business Vendor	T	t		
Ocean Queen USA 3501 Meeker Ave, Bldg B60 Richmond, CA 94804	х	-					7,500.00
Account No. xxxx xxxx xxxx 9691			2003	+	+	$\vdash$	
Union Bank of California P.O. Box 2951 Omaha, NE 68103-2951		-	Credit Card Purchases				6,500.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of		_		Sub	tota	ıl	22 422 22
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ze)	26,100.00

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 17 of 41 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037 Entered: 05/18/06 10:16:01

In re	Meiling Fang	Case No
'-		Debtor

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_	_	_	1	
CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	CONTI	N			
AND MAILING ADDRESS INCLUDING ZIP CODE,	E B	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	T L	Į Q	FUTE		T OF CL + D /
AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N	I D	Ė	AMOUN	T OF CLAIM
Account No.			Business Vendor	<b>⊢</b> №	A T F			
				L	Ď	╀	-	
Union International Food Co 33035 Transit Avenue	x	_						
Union City, CA 94587								
								0.000.00
				_	_	1		3,000.00
Account No.			Business Vendor					
UPN 31 (KMAR 31)								
2713 Kour Drive	Х	-						
West Sacramento, CA 95605								
								6,000.00
Account No. xxxxxxxxxxxx1060				1	T			
Wells Fargo Bank								
PO Box 60101	х	-						
City Of Industry, CA 91716								
								20,000.00
Account No.			Business Vendor	-	+	+		20,000.00
Account 140.			Dubinios Vender					
Win Woo Trading, LLC	x							
22950 Clawiter Road Hayward, CA 94545	<b> </b> ^	-						
								11,000.00
Account No.								
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of				Sub	tota	⊥ al		
Creditors Holding Unsecured Nonpriority Claims				(Total of this page)				40,000.00
					Γota			20474065
			(Report on Summary of Se	che	dul	es)		234,742.00

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 18 of 41 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037 Entered: 05/18/06 10:16:01

Form B6G (10/05)

In re	Meiling Fang	Case No.
_		Debtor ,

# SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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Debtor

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

#### ek uns sox ii destoi nas no codestois.

NAME AND ADDRESS OF CODEBTOR

#### NAME AND ADDRESS OF CREDITOR

Shan Fang 8353 Folsom Blvd. Sacramento, CA 95826

Shan Fang 8353 Folsom Blvd Sacramento, CA 95826

Shan Fang 8353 Folsom Blvd. Sacramento, CA 95826 Macy's P.O. Box 4562 Carol Stream, IL 50197-4562

North American Food Distribution Co 3969 Industrial Blvd West Sacramento, CA 95691

Ocean Queen USA 3501 Meeker Ave, Bldg B60 Richmond, CA 94804

Win Woo Trading, LLC 22950 Clawiter Road Hayward, CA 94545

Union International Food Co 33035 Transit Avenue Union City, CA 94587

August Sun Enterprise, Inc 308 Swift Ave South San Francisco, CA 94080

UPN 31 (KMAR 31) 2713 Kour Drive West Sacramento, CA 95605

Comcast Spotlight 2710 Gateway Oak Drive South Building Suite 100 Sacramento, CA 95833

Kristen's Foods 2515 41st Avenue San Francisco, CA 94116

Nor-Cal Seafood 2810 7th St Oakland, CA 94601

Japan Center 1737 Post St San Francisco, CA 94115

Bank of America P.O. Box 60069 City Of Industry, CA 91716-0069

In re	Meiling Fang	Case No	

Debtor

# SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Shan Fang	MBNA
8353 Folsom Blvd. Sacramento, CA 95826	P O Box 15102 Wilmington, DE 19886
Shan Fang	Wells Fargo Bank
8353 Folsom Blvd.	PO Box 60101
Sacramento, CA 95826	City Of Industry, CA 91716
Shan Fang	First Equity Card Corporation
8353 Folsom Blvd.	P.O. Box 84075
Sacramento, CA 95826	Columbus, GA 31908-4075
Shan Fang	MBNA
8353 Folsom Blvd.	P.O. Box 17054
Sacramento, CA 95826	Wilmington, DE 19884

Fo	orm	B61
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In re	Meiling Fang		Case No.	
		Dahter(s)	='	

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

r not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.  Debtor's Marital Status:  DEPENDENTS OF DEBTOR AND SPOUSE				d.	
Debtoi's Maritar Status.	RELATIONSHIP:	AGE:			
Divorced	None.				
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation					
Name of Employer	Unemployed				
How long employed					
Address of Employer					
INCOME: (Estimate of average	ge monthly income)		DEBTOR		SPOUSE
	s, salary, and commissions (Prorate if not paid monthly.)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCT	TIONS				
a. Payroll taxes and social	security	\$	0.00	\$	N/A
b. Insurance	•	\$	0.00	\$	N/A
c. Union dues		\$ _	0.00	\$	N/A
d. Other (Specify):		\$ _	0.00	\$	N/A
		\$ _	0.00	\$	N/A
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY T	TAKE HOME PAY	\$	0.00	\$	N/A
7. Regular income from operation	ion of business or profession or farm. (Attach detailed statemer	nt) \$ _	0.00	\$	N/A
8. Income from real property		\$ _	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$_	N/A
	upport payments payable to the debtor for the debtor's use	or			
that of dependents listed al		\$_	0.00	\$_	N/A
11. Social security or other gov (Specify):		\$	0.00	\$	N/A
(Specify).		\$ -	0.00	\$ <u></u>	N/A
12. Pension or retirement incor	me	\$ <del>-</del>	0.00	\$ <del>_</del>	N/A
13. Other monthly income		Ψ_		Ψ_	
(Specify):		\$	0.00	\$	N/A
		\$ _	0.00	\$_	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A
15. TOTAL MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	0.00	\$	N/A
16. TOTAL COMBINED MO		(Re	port also on Sun	ımary (	of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Form	B6J
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In re	Meiling Fang	Case No.	
		Debtor(s)	

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of

expenditures labeled "Spouse."		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	0.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$ ———	0.00
15. Payments for support of additional dependents not living at your home	\$ \$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ \$	0.00
	\$	0.00
17. Other Other	\$	0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	0.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	<del>_</del>	
a. Total monthly income from Line 16 of Schedule I	\$	0.00
b. Total monthly expenses from Line 18 above	\$ \$	0.00
c. Monthly net income (a. minus b.)	\$ \$	0.00

Official Form 6-Decl. (10/05)

# **United States Bankruptcy Court** Northern District of California

ı re	Meiling Fang			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION	ON CONCERN	NING DEBTOR	'S SCHEDUL	ES
	DECLARATION UN	DER PENALTY (	OF PERJURY BY I	INDIVIDUAL D	EBTOR
	I declare under penalty of penalt				
ıte .	May 18, 2006	Signature	/s/ Meiling Fang		
			Meiling Fang Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Best Case Bankruptcy

Official Form 7 (10/05)

# United States Bankruptcy Court Northern District of California

In re	Meiling Fang	ng		
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 2005 - \$17,500 in wages, but business had a net loss of \$60,328

\$23,000.00 2004 Income from operation of business

\$0.00 2006 income - \$0

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 25 of 41

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

Best Case Bankruptcy

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary

and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR. IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or

since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately

preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY

NAME AND ADDRESS NAME OF PAYOR IF OTHER OF PAYEE

OF PAYEE

THAN DEBTOR

OF PROPERTY

Stephanie Morris, Esq.

4/25/06

DATE OF PAYMENT, AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
2000

Stephanie Morris, Esq.
The Law Office of Stephanie Morris
P.O. Box 411015

San Francisco, CA 94141

Hummingbird Couns & Ed May 2006 \$49

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 27 of 41

#### 10. Other transfers

None

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Best Case Bankruptcy

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## Shan Fang - former spouse

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

■ the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Best Case Bankruptcy

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 29 of 41

#### 18 . Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NAME

Soo Yuan Restaurant,

**ADDRESS** 

NATURE OF BUSINESS 2 restaurants, one of which has closed.

**BEGINNING AND** ENDING DATES **Debtor was involved** in operations 1985 -2005

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

Shan Fang Mr. Fang is the Debtor's former spouse and the owner of the other Sacramento, CA 95826 1/2 of the stock. He keeps the business records.

8353 Folsom Blvd

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Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 30 of 41

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**DATE ISSUED** NAME AND ADDRESS

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS Shan Fang

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

Mr. Fang owns 50% of the stock.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Best Case Bankruptcy Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 31 of 41 Case: 06-40776 Doc# 1

Best Case Bankruptcy

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 18, 2006 Signature /s/ Meiling Fang **Meiling Fang** Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of California

In re	Meiling Fang			Case No.		
		I	Debtor(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTO	OR'S STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liabili	ties which includes debts	s secured by property o	f the estate.		
	I have filed a schedule of executory contra	cts and unexpired leases	which includes person	al property subje	ect to an unexpire	d lease.
	I intend to do the following with respect to	property of the estate w	hich secures those deb	ts or is subject to	a lease:	
Descri	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Descri Proper -NON	,	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date	May 18, 2006		/s/ Meiling Fang Meiling Fang			
			Debtor			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

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With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 34 of 41

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Dean Woerner, Esq.	X /s/ Dean Woerner, Esq.	May 18, 2006				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
P.O. Box 411015						
San Francisco, CA 94141-1015 (415) 495-2224						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Meiling Fang	${ m X}^{{}}$ /s/ Meiling Fang	May 18, 2006				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

Best Case Bankruptcy Page 35 of 41 Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01

# **United States Bankruptcy Court** Northern District of California

In re	Meiling Fang		Case No.	
		Debtor(s)	Chapter	7
	<u>C</u>	CREDITOR MATRIX COVER SHE	<u>ET</u>	
		r Mailing Matrix, consisting of <u>5</u> sheets, co		
Date:	May 18, 2006	/s/ Dean Woerner, Esq.		
		Signature of Attorney Dean Woerner, Esq. The Law Offices of Morris & Woe P.O. Box 411015	erner, P.C.	
		San Francisco, CA 94141-1015 (415) 495-2224 Fax: (415) 970-15	598	

August Sun Enterprise, Inc 308 Swift Ave South San Francisco, CA 94080

Bank of America P.O. Box 60069 City Of Industry, CA 91716-0069

Bank of America VISA P.O. Box 60069 City Of Industry, CA 91716-0069

Bank of America VISA P.O. Box 60069 City Of Industry, CA 91716-0069

Chase Cardmember Services P.O. Box 94014 Palatine, IL 60094-4014

Comcast Spotlight 2710 Gateway Oak Drive South Building Suite 100 Sacramento, CA 95833

First Equity Card Corporation P.O. Box 84075 Columbus, GA 31908-4075

GM Card 60019 City Of Industry, CA 91716-0019

Japan Center 1737 Post St San Francisco, CA 94115

Kristen's Foods 2515 41st Avenue San Francisco, CA 94116

Macy's P.O. Box 4562 Carol Stream, IL 50197-4562

MBNA P.O. Box 15137 Wilmington, DE 19886-5137

MBNA P O Box 15102 Wilmington, DE 19886

MBNA P.O. Box 17054 Wilmington, DE 19884

Nor-Cal Seafood 2810 7th St Oakland, CA 94601

Nordstrom Bank P.O. Box 79137 Phoenix, AZ 85062-9137

North American Food Distribution Co 3969 Industrial Blvd West Sacramento, CA 95691

Ocean Queen USA 3501 Meeker Ave, Bldg B60 Richmond, CA 94804

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Case: 06-40776 Doc# 1 Filed: 05/18/06 Entered: 05/18/06 10:16:01 Page 39 of 41

Shan Fang 8353 Folsom Blvd. Sacramento, CA 95826

Union Bank of California P.O. Box 2951 Omaha, NE 68103-2951

Union International Food Co 33035 Transit Avenue Union City, CA 94587

UPN 31 (KMAR 31) 2713 Kour Drive West Sacramento, CA 95605

Wells Fargo Bank PO Box 60101 City Of Industry, CA 91716

Win Woo Trading, LLC 22950 Clawiter Road Hayward, CA 94545